

From: Earl & Sally Wiechelt <eandswie@juno.com> on 03/09/2004 03:50:40 PM
Subject: Availability of Funds and Collection of Checks

Please be advised that I am against the action that would result in my not receiving my "canceled" paper checks back. A substitute electronic check being made along with the original paper check still existing can only lead to fraud and/or, in the case of human error, my account possibly being debited twice for the same amount. The act, as it is, needs to include a stipulation that in case of the above scenario you should require the bank to put money back into the account within 10 business days or less.

Many times I have used my canceled checks to prove that a payment had been made that was being questioned. I strongly urge this change be reconsidered and to not become effective.

Thank You /// Earl L. Wiechelt